

# THE REGISTER CITIZEN

WEDNESDAY, SEPTEMBER 23, 2009

Our 118th Year, No. 266

50 cents

Northwest Connecticut's Local Newspaper

For HOME DELIVERY, Call 489-1450

U.S. CENSUS BUREAU: IN TERMS OF HEALTH INSURANCE

# County is covered

Litchfield County has fewer uninsured than state, national average

By **JORDAN FENSTER**  
Register Citizen Staff

Figures released Tuesday by the U.S. Census Bureau show that Litchfield County has its share of residents without health insurance, but that percentage is well below that of the state or the nation.

Of the total population of the county, 185,725, 7.66 percent — or 14,229 — residents do not have health insurance as of the 2008 census. That's well under the 9.03 percent of uninsured in

the state of Connecticut and far below the 15.10 percent nationwide.

Litchfield County also does well when stacked up against other counties. Highest in the state is Windham County, with a 12.49 percent rate of uninsured. Litchfield County does not have the best rate either, though it's close. Tolland County, which also has the lowest population in the state, has 7,890 residents without health insurance, or 5.46 percent of the county's total population.

In June, Connecticut's Office of

Health Care Access (OCHA) released data that suggests a high cost to hospital emergency rooms that treat the uninsured. Tim LeBouthillier, director of marketing and public Relations at The Charlotte Hungerford Hospital, confirmed that the hospital does treat the uninsured and that it does cost the hospital a considerable amount of money, although he did call it part of the hospital's "mission."

According to OCHA, uninsured inpatient hospitalizations decreased by 6.6 percent, from 12,988, in 2008

over the previous three years. The cost, though, has gone up.

OCHA defines an "uninsured hospitalization" as "one for which no third party payer is responsible for payment and which often results in financial burdens for patients and their families along with hospitals."

"The associated charges to treat these uninsured patients rose by 14 percent to more than \$239 million," a press release said.

## By the numbers

Here are the average percentages by county of uninsured residents as compared to the total population.

- U.S. — 15.10%
- Connecticut — 9.03%
- Litchfield County — 7.66%
- Fairfield County — 11.32%
- Hartford County — 7.98%
- Middlesex County — 6.82%
- New Haven County — 8.69%
- New London County — 8.57%
- Tolland County — 5.46%
- Windham County — 12.49%

See **COVERED**, Page A10

# COVERED: Local health insurance

Continued from Page A1

"Although the state's percentage of uninsured inpatient hospitalizations is favorable

when compared to the national average, the costs associated with these hospital stays remain a challenge for Connecticut hospitals and families with-

out insurance coverage," said OHCA Commissioner Cristine Vogel.

According to Ellen Andrews, executive director of New Haven-based CT Health Policy Project, a health insurance advocacy and education group, those numbers don't tell the whole story.

Andrews says that being underinsured is "as big a problem or bigger." She points to statistics attribute 62 percent of bankruptcies nationally are caused by a major health concern.

If a resident is living paycheck to paycheck and doesn't have the health coverage needed to pay for a major health crisis, that crisis can result in the loss of a home.

"They're at risk of losing

everything," she said. "Of course there is also the good news that fewer Litchfield residents struggle with the difficulties accessing care and the economic costs of living without insurance."

The other good news is that not only does Litchfield County have a lower rate of uninsured residents than the rest of the state, Andrews said there are programs in place to help those who can't afford health care.

One such initiative, The Foundation for Community Health, located in Sharon, provides funding for organizations in the Northwest Corner that provide health care to those who need it most.

Gertrude O'Sullivan, communications director for the foundation, said her non-profit has identified three areas of concern, and focuses on funding programs in those areas: Mental health, oral health and access to services.

Connecticut's Northwest Corner does present some unique problems, for the uninsured and underinsured, in part because it is a rural area with a dearth of transportation options.

"For certain services, they have to go to Torrington or Poughkeepsie," O'Sullivan said. For a family who is "only one medical crisis away from disaster," that distance can be a real problem.

In terms of mental health, O'Sullivan pointed out a program run by Torrington's Prime Time House, and funded by the foundation, that offers \$250 per person, per month for prescription assistance to individuals living 300 percent below the poverty line.

On the whole, Connecticut as a state is doing some things very well, and doing others not so well. Making health care affordable or, as she put it, "protecting consumers' pockets," "is something we do really badly," Andrews said.

At the same time, the state does provide services, Andrews said, like OCHA and the Office of the Health care Advocate.

"They're one of the best kept secrets in the state," she said.

Jordan Fenster can be reached by e-mail at [jfenster@registercitizen.com](mailto:jfenster@registercitizen.com).